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March 5, 2007

EXHIBIT
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ROBERT N. GROSSBART

DAVID N. PORTNEY

DAVID A. ROSENBERG

VIA REGULAR & CERTIFIED MAIL

MD Holdings, LLC
c/o FCI National Lender Services
Attn: RESPA Dept.
8180 E. Kaiser Blvd.
Anaheim, CA 92808

RE: Yolanda X. Sharief
717 N. Fremount Avenue
Baltimore, MD 21217
SSN: 214-66-5290
Chapter 13 Case No: 06-18246
File Date: December 18, 2006
Our File No.: 10913

Dear Sir/Madam:

Please treat this letter as a "qualified written request" under the Federal Servicer Act, which is a part of the Real Estate Settlement Procedures Act, 12 U.S.C. 2605(e). This request is made on behalf of my Clients, the above-named debtors, based on the pending dispute in their Chapter 13 case about the proper application of payments from the Chapter 13 Trustee and from the debtors to interest, principal, escrow advances and expenses (in that order of priority as provided for in the loan instruments); about your use of suspense accounts in connection with your receipt of Trustee's and debtors' payments; about your use of legacy late charges with respect to post-petition mortgage payments; about your use of automatically triggered property inspections and broker price opinion charges and fees based on pre-petition legacy accounting for pre-petition arrears; and about legal fees and expenses that have been attached to this account in the form of corporate advances that have neither been applied for nor approved by the United States Bankruptcy Court. Specifically, I am requesting the following information:

1. A complete and original **life of loan** transaction history prepared by the Servicer from its own records, using its own system and default servicing personnel;
2. The Transaction Codes; and
3. The Code definitions in plain English.

To the extent that the servicer of this mortgage loan has charged the debtor's mortgage loan account, subsequent to the filing of their bankruptcy case, any appraisal fees, broker price opinion fees, property inspection/preservation fees, legal fees, bankruptcy/Proof of Claim fees, recoverable corporate advances and other fees or costs that were not disclosed to the debtor(s) and approved by the bankruptcy court, the debtor(s) dispute(s) any such fees and costs and specifically requests that the account be corrected.

With best regards, I remain.

Very truly yours,

Robert N. Grossbart, Esquire

RNG/aml

cc: James W. Holderness, Esq.
Ellen Cosby, Trustee